

CLAIMS:

1. A method of monitoring changes in an information set of wagers placed on the outcome of a sporting contest, the method comprising the steps of:
 - 5 a. a principal entering into an agreement with a service provider to provide real time activity monitoring service,
 - b. the service provider monitoring a predetermined information set using at least one computer, and
 - c. the service provider providing a real-time alert message to the principal via a remote communications device (RCD) when a change occurs.
- 10 2. A method as claimed in claim 1 wherein the service provider utilises a totalisator agency database to monitor the wagering activity.
3. A method as claimed in claim 1 wherein the remote communications device (RCD) comprises the cardholder's fixed or mobile telephone, a personal computing device or a facsimile or pager of the cardholder.
- 15 4. A method as claimed in claim 1 wherein the principal's RCD has a software component which can be used to send an input command to a software environment that is running on the network of computer systems of the service provider in response to the input command the software environment sends a local input command to a software environment component that processes the command and which responds by issuing a local output command to a server infrastructure which in turn sends a remote output command to the cardholder's RCD, and in response to a remote output commands, the RCD issues or displays an alert output.
- 20 5. A method as claimed in claim 1 wherein the principal can define parameters of a situation in which alert messages are to be issued.
- 25 6. A method as claimed in claim 1 wherein the service provider uses a network of computers or computer systems to monitor the credit card activity.
7. A method according to claim 5 wherein the network is adapted to send and receive information to and from a credit card agency data server and/or a bank data server, each of which contain real time information regarding the transactions of credit cards.
- 30 8. A method according to claim 1 further comprising the step of providing at least one history server, the purpose of which is to provide data to any of

the computers, the history server scanning all of the transaction data as it becomes available so that the data never needs to be requested from an outside source more than once, the history server storing the data in a database to prevent the need to request the same information numerous times.

5 9. A method of monitoring and confirming credit card usage, the method comprising the steps of:

- 10 (a) a credit cardholder or principal entering into an agreement with a service provider to provide a real-time credit card transaction data monitoring service,
- (b) the cardholder defining parameters for at least one predetermined anomalous situation,
- (c) the service provider monitoring real-time credit card transaction data using at least one computer and comparing the data to the parameters set by the cardholder and
- 15 (d) the service provider providing a real-time alert message to the cardholder via a remote communications device (RCD) when the predetermined anomalous situation occurs.

10. A method as claimed in claim 8 wherein the cardholder communicates to the service provider at least one criteria upon which alerts are to be sent.